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Listening to Savings Group Members for Stronger Bank Linkages: Customer Journey Mapping

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Welcome and Agenda

Customer Journey Mapping: A Tool for Understanding the Customer Experience in Their Own Words

Using Customer Journey Mapping in Financial Institutions: The Experience of SEEP PLG Participants

Customer Journey Mapping for Improved Financial Services

Q&A

Wrap Up and Closing
Customer Journey Mapping: A Tool for Understanding the Customer Experience in Their Own Words

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What we will cover today

1. The power of visualization and why mapping is important for financial inclusion

2. What is Customer Journey Mapping, or what we call Trigger Mapping?

3. Case study
The Power of Visualization
What is Trigger Mapping?

Trigger mapping is a tool to **visualize** and break down information, ideas, systems, services, and programs into individual steps — making problems **easier to see**.
The Power Of Visualization

- Visuals help us communicate complex systems in an easy way
- It makes things more concrete
- White squares allows us to move things around
The Power Of Visualization

• Everyone can be involved

• Groups can help create detailed systems by allowing others to validate and add any gaps in information

• Clear, engaged and aligned
Why is mapping important?

Customer-focused

Address a need or problem that users are facing

Prioritize

Tap into local knowledge and insights (from users and frontline staff)

Mapping is the first step
Let’s make journey mapping easy
Customer Journey Framework

First Impressions

Courting

Marriage
Let’s try with an example

We want **Theary, the Cambodian farmer** to sign up for and use Iron Bank’s new mobile money savings product.
Meet Theary, the Cambodian farmer

**Problem**

Theary does not have a safe way to keep her money.

**Solution**

Iron Bank’s mobile money savings product will make it easy and safe for Theary to keep money.
Things to know about

**Theory**

**The Cambodian farmer**

(Short name)

(Who they are or what they do)

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**Age:** 26

**Family:** Married, 4 children

**Job/Responsibilities:** Farmer and sells snacks from her house

**Income per month:** Approximately $10 per month

**Where s/he lives (rural, urban, etc.)?** Oldier Meanhrey, rural area, major city is 25 km by moto

**Ability to read or write:** Can read or write, but is inanequate

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**Technology access:**

Stores basic mobile phone with her family. Contacts SMS with numbers and makes calls, but can't text in English

**What s/he does for fun:**

Plays cards with friends (gamble), watches TV with children

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**Current behaviors related to the product or service:**

What does s/he currently do to solve the problem (e.g., saves money in a suitcase)? What does s/he know about the behavior or product already? How does s/he feel about the product (e.g., nervous to try it)?

- Saves money in a suitcase at home, and through an informal savings group. She also earns a cow
- These behaviors are easy and familiar for her, but she doesn't think they are the safest or most beneficial
- She knows she should save a little every week, but her husband often takes her money when it's in the house
Theary’s customer journey

First Impressions

Courting

Marriage
First Impressions - how does she hear?

- Radio spot
- Iron Bank representative comes to house
- Flyer/Leaflet
- Iron Bank agent (at shop)
- Voice message on phone
- Promotional event in the village
- Family or friends who have an account
- Poster in the village
Why say ‘yes’?

- Grow savings to pay back loan
- Safe from fire
- Can check account balance on phone
- Avoid temptation to buy snacks/sweets
- Safer than savings group
- My husband cannot use for drinking
- Safe from theft
- Fast! Can save money directly on phone
Why say ‘no’?

- **Too Many Fees**
  - $...
  - $...
  - $...
  - $...
  - $...

- **Don’t Trust the Bank**
  - What if they close down?

- **Don’t Have Enough Money to Save**
  - Jar of coins

- **Cannot Read Well**
  - Book with question marks

- **Don’t Have a Phone**
  - Phone
  - Crossed out

- **I Always Know How Much Money I Have at Home**
  - House with a checkmark

- **My Savings Group is Cheaper, Easier, Closer**
  - Group of people

- **System Too Complicated**
  - Calculator with question marks
Courting

1. **Theary goes to iron bank shop to ask about savings product**
   - Theary interacts with a bank agent.

2. **Iron bank agent gives Theary a brochure**
   - The agent provides a brochure to Theary.

3. **Theary goes home and talks with her husband about it**
   - Theary discusses the brochure with her husband.

4. **Theary collects the account opening requirements (KYC)**
   - Theary gathers the necessary documents for account opening.

5. **Theary goes to town and pays to get a passport photo**
   - Theary pays for a passport photo in town.

6. **Theary returns to the agent shop**
   - Theary returns to the agent shop.

7. **Agent fills out application form**
   - An agent helps Theary fill out the application form.

8. **Theary pays a small registration fee**
   - Theary pays a registration fee.
Marriage

Thea’s account is active!
Thea sets up a secret password
Thea makes her first deposit on agent’s phone
Thea receives an SMS to confirm her deposit

Thea returns to agent shop once a week to deposit
The agent helps with both deposits & withdrawals
When Thea wants to check her balance, she calls #1771#
Thea receives SMS reminders to save money in her account
What’s a headache?

- Headaches are any points in Theary’s journey that she might encounter a challenge or barrier.

- Headaches can lead to Theary’s exit or drop out from the journey.

Don’t forget to look on the other side of the journey! Headaches can also be from the perspective of others, like frontline staff.
Headaches in courting

Theryy goes to Iron Bank shop to ask about savings product

Iron Bank agent gives Theryy a brochure

Theryy goes home and talks with her husband about it

Theryy collects the account opening requirements (KYC)

Theryy goes to town and pays to get a passport photo

Agent fills out application form

Theory cannot read well, info is confusing, and the agent uses complicated terms when he speaks.

Theory does not have official ID. She has to deal with the local council, maybe even bribe them, to get a letter that can be a substitute.
HEADACHES IN MARRIAGE

THEARY'S ACCOUNT IS ACTIVE!

THEARY SETS UP A SECRET PASSWORD

****?

THEARY MAKES HER FIRST DEPOSIT ON AGENT'S PHONE

$5 - Y/N?

THEARY RECEIVES AN SMS TO CONFIRM HER DEPOSIT

THEARY RETURNS TO AGENT SHOP ONCE A WEEK TO DEPOSIT

THEARY REUNITES WITH HER BALANCE, SHE CALLS #iron777#

THEARY RECEIVES SMS REMINDERS TO SAVE MONEY IN HER ACCOUNT

Theory forgets her password or does not realize its importance. She has to call the iron Bank to reset her password.

Theory has to spend 50 cents every time to get to the agent shop—about 1% of the amount she usually wants to save!
The truth is, headaches are very common.
It’s not enough to make a good first impression
We need to spend time courting and making a happy marriage
What we will cover today

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UNCDF Zambia
A sample journey

1. Radio or TV
2. Friends/Family
3. SMS (when buying airtime)
4. Phiri goes to an agent
5. Agent tells him to just dial *778#
6. Phiri is now on Airtel money!
7. Phiri deposits money into his account
8. Phiri uses it to buy airtime or to buy electricity
9. Phiri keeps money in his account so that he can withdraw when he needs it.
Examples of headaches we came across

Agent does not explain product or procedure well

Tellers doesn’t know validation rules for passwords

Agent doesn’t have float
For Zooná, training was a huge part of the launch, including how to pitch the product (videos), password rules and an FAQ sheet.
Solutions tested to address headaches

For Airtel, we tested various things to improve float for agents:

- agent-to-agent transfers
- emergency e-loans
- signage to show services available
Fail fast, fail early

Identifying and prioritizing headaches are just the beginning

Not all our ideas worked

Finding the right solutions is about testing and getting early feedback so we don’t waste resources in the long run
Lessons learned from journey mapping

“Lessons learned from journey mapping

“The journey map was really useful for using with our product developers because it showed them how many times the phone actually gets passed back and forth between the agent and the customer. Otherwise, from their side, it just seems like a small step.”

- Product lead, Zoono

“It was an eye-opener to us, to see that when you go out in the market, and interact with the final consumer, you can design the product according to the way the customer wants it, not the way you want as a business.”

- Airtel Money Director
The importance of CJM in product development for SGs

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**The importance of CJM in product development for SGs**

- **Persona title:** Tambudzai
- **Description:** Housewife with a vegetable stall by her house
- **Income:** $7 Per day
- **Family status:** Single with four Children

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**First Impressions**

Tambu hears about integrated Savings Club from her personal network of family & friends who have had a chance to interact with the services.

Tambu may say **YES** to integrated Savings Clubs because of:

- The positive vibes from other groups.
- The cash crisis.
- The need to keep a separate wallet away from the control of the spouse

She may decide **NOT** to sign because:

- She may not understand the whole concept of saving on the phone.
- Fear of losing money, (Bank Crisis 2000-2005)
- Lack of trust of any other FSPs
The importance of CJM in product development for SGs

- **Courtship**
  - **Application:** After careful consideration with other group members Tambu will open a group savings account on the integrated Savings Club platform.
  - Club ID is sent to Tambu as the club Chairperson.
  - Members start joining
  - Tambu gets hands on training on the process flow.

- **Headaches**
  - The process is too complicated for Tambu and other women in the group e.g:
    - For a new member to join one old member has to be demoted.
    - Limit is 50 members per group

**Marriage**

- Tambu makes the monthly group contributions via MM.
- Withdrawal & Disbursement transaction are initiated to lend to group members or other recommended individuals.
- Monthly deposits continue to come through and are loaned out with the balance deposited into a bank account
- Profits and proceeds are shared equally using MM

- **Headaches**
  - The under the tree feel is taken away.
  - No sms confirmations to all Group Members
  - No design for the illiterate and innumerate people
If CJM is implemented:

1. It allows for the company to understand the different segments of the economy identify the customers emotions and provide solutions. There is need to appreciate that not all savings clubs are the same.

2. Management need to appreciate that customer feedback is critical and must be treated as insights that can be used to improve the services.

3. One thing that is lacking on the savings club platform is the urgency in solving and creating the customer AHA- moments.

4. It provides an opportunity for employees and management to experience what customers go through every day.

5. We want customer to use SG platform, but without taking action on the pains and gains of the customer our value proposition may be the wrong one.

6. CJM will help in executing a business strategy on savings clubs including getting the dormant savings clubs to be active.
Thank You!

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